

Exhibit 314



E D & F MAN CAPITAL MARKETS LIMITED

American Investment Group of New York, L.P. Pension Plan
75 Claremont Road
Suite 309
Bernardsville
NJ 07924
USA

Dear Robert Crema and Stacey Kaminer

Variation to Terms of Business

We refer to our letter to you dated 26 March 2012 which set out a procedure pursuant to which E D & F Capital Markets ("MCM") agreed on a daily basis to transfer surplus cash in excess of €1000 in your trading account into a segregated cash account.

Upon a review of the operation of this procedure, we have concluded that such cash transfers could create undue complexity, operational risk and potential uncertainty as to reconciliation of your balances, in particular in relation to liabilities on your trading account (such as margin, commissions, fees and interest) arising on a continuous, not a daily basis. However please note that if you wish for any surplus funds to be held on a segregated basis, then you will need to instruct us accordingly.

We would therefore like to revert to our former procedure of dealing with any cash received in respect of OTC products or to cover DVP transactions and any non-cash collateral assets we hold for you in accordance with Clause 10(b)ii ("Assets Transferred") of our Terms and Conditions of Business and to treat such cash and assets on an Absolute Title Transfer basis.

Please confirm your acceptance to our reverting to the former procedure as described, by signing the enclosed copy of this letter and returning it to us in the envelope provided.

Yours faithfully

Sharon Heath

Signed in confirmation of the above variation

Signed: Stacey Kaminer

Date: 5/1/2013

Print Name: STACEY KAMINER

Title: TRUSTEE

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